



200510250044

Skagit County Auditor

10/25/2005 Page 1 of 5 9:23AM

WHEN RECORDED MAIL TO:

Bank of America Consumer Collateral Tracking



Youngs, Mark L

Record and Return To: _____
Integrated Loan Services _____
27 Inwood Road _____
Rocky Hill, CT 06067 _____

Account Number: 35368200114529299
CAP Number: 052491824410
Date Printed: 09/13/05
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 14th day of SEPTEMBER, 2005 between MARK L YOUNGS AND JOANN YOUNGS, HUSBAND AND WIFE TRUSTEES OF THE YOUNGS FAMILY TRUST DATED NOVEMBER 11, 1997

(hereinafter referred to as "Grantor") and BANK OF AMERICA, N.A., a national banking association ("Bank") for valuable consideration do hereby agree as follows:

- Grantor is indebted to Bank in accordance with the terms and conditions of a certain Bank of America Equity Maximizer Agreement and Disclosure ("Agreement") dated 07/02/04 in the original commitment amount of \$ 50,000.00, and bearing interest thereon from the date of each advance until paid, at the rate(s) specified in the Agreement made, executed and delivered by Grantor to Bank. This obligation is secured by a deed of trust or mortgage ("Security Instrument") dated the 02 day of JULY, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200407190171 in Volume _____ of records at page _____.
- The terms and conditions of said Agreement and Security, and the obligation evidenced and secured thereby are hereby modified as follows.
The maximum line amount is increased to \$ 250,000.00 ³⁶⁻

TRACT 12B, REPLAT OF PORTION OF LOT 12 IN THE ASSESSOR'S PLAT OF BERGMAN'S LAKE MCMURRAY TRACTS, AS PER PLAT RECORDED IN VOLUME 10 OF PLATS, PAGE 28, RECORDS OF SKAGIT COUNTY.

PIN: 4190-000-012-0206

CLS3200-1 /0008/NW 06-05

93-05-3200NSB

Reference No: 013006 - 052491824410

3. Your margin may increase or decrease as a result of your line increase.

Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

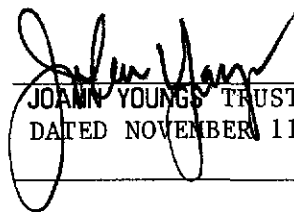
Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

Bank of America, N.A. is the original lender or is the successor to the Bank defined in your original loan documents. The original bank may be any one of the following: Bank of America NT&SA, doing business as Seafirst Bank; Bank of America NT&SA; Bank of America NW, doing business as Seafirst Bank; Bank of America NW; Bank of America Oregon; Bank of America Idaho; or Seattle-First National Bank.

IN WITNESS THEREOF, the Grantor has executed this agreement at Seattle, WA on this 16 day of September, 2005.



MARK L YOUNGS TRUSTEE OF THE YOUNGS FAMILY TRUST DATED NOVEMBER 11, 1997



JOANN YOUNGS TRUSTEE OF THE YOUNGS FAMILY TRUST DATED NOVEMBER 11, 1997

CLS3200-2

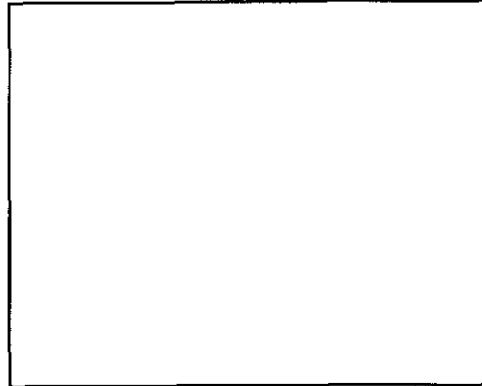


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ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY

FOR RECORDING PURPOSES, DO NOT WRITE,
SIGN OR STAMP WITHIN THE ONE-INCH
TOP, BOTTOM AND SIDE MARGINS OR AFFIX
ANY ATTACHMENTS.



THIS SPACE FOR NOTARY STAMP

STATE OF Washington

County of SKAGIT

I certify that I know or have satisfactory evidence that _____

is/are the individual(s) who signed this instrument in my presence, on oath stated that (he/she/they)
was/were authorized to execute the instrument and acknowledged it as the

_____ of _____
(Title) (Entity)

to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Given under my hand and official seal this _____ day of _____ .

NOTARY PUBLIC in and for the State of _____ residing at _____

My appointment expires: _____



200510250044
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F269F9VT

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATED IN MOUNT VERNON COUNTY OF SKAGIT AND STATE OF WA, DESCRIBED AS FOLLOWS:

PARCEL A

TRACT 12B, REPLAT OF PORTION OF LOT 12 IN THE ASSESSOR'S PLAT OF BERGMAN'S LAKE MCMURRAY TRACTS, AS PER PLAT RECORDED IN VOLUME 10 OF PLATS, PAGE 28, RECORDS OF SKAGIT COUNTY.

PARCEL B

THAT PORTION OF THE BURLINGTON NORTHERN RAILROAD COMPANY RIGHT OF WAY CONVEYED BY DEED RECORDED UNDER AUDITOR'S FILE NO. 8702180078, RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING BETWEEN THE EASTERLY AND WESTERLY LINES EXTENDED, OF THE FOLLOWING DESCRIBED PROPERTY.
TRACT 12B, REPLAT OF A PORTION OF LOT 12 IN THE ASSESSOR'S PLAT OF BERGMAN'S LAKE MCMURRAY TRACTS, AS PER PLAT RECORDED IN VOLUME 10 OF PLATS, PAGE 28, RECORDS OF SIAD COUNTY.

PARCEL ID: # 4190-000-012-0206

PROPERTY ADDRESS: 23179 STATE ROUTE 9, SKAGIT WA 98274



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